

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

**Edward Peterson  
Zepher R. Stroud**  
*Debtor(s)*

Case No. 15-21980-GLT  
Chapter: 13

Issued Per 11/17/2016 Proceeding

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND  
TERMINATING WAGE ATTACHMENT**

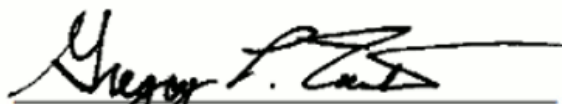
**AND NOW**, this *18th day of November, 2016*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to *11 U.S.C. §349*. Creditors are directed to *11 U.S.C. §108(c)* for time limits on filing a lawsuit to collect. ***Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.***

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.

  
Gregory L. Taddonio, Judge  
United States Bankruptcy Court

Case Administrators to serve:  
All Creditors and All Parties In Interest

## Imaged Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Edward Peterson  
Zepher R. Stroud  
DebtorsCase No. 15-21980-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: dbas  
Form ID: 309Page 1 of 2  
Total Noticed: 31

Date Rcvd: Nov 18, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2016.

db/jdb  
cr +Edward Peterson, Zepher R. Stroud, 435 MacFarlane Drive, Pittsburgh, PA 15235-4217  
+Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
Pittsburgh, PA 15212-5860  
cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600,  
Pittsburgh, PA 15212-5866  
14065151 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,  
Arlington, TX 76096-3853  
14054357 Comcast, P.O. Box 8002, Southeastern, PA 19398-3002  
14054358 +DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666  
(address filed with court: Dominion Peoples, P.O. Box 26666, Richmond, VA 23261-6666)  
14132855 ECMC, PO BOX 16408, ST. PAUL MN 55116-0408  
14054361 Financial Claims, Inc., P.O. Box 3029, Kirkland, WA 98083-3029  
14054362 Mun. of Penn Hills, c/o Central Tax Bureau of Pa., Inc., 600 W. Railroad Avenue,  
Verona, PA 15147-1140  
14079601 +Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3,  
Pittsburgh, PA 15235-4441  
14054364 Penn Hills School District, c/o Maiello, Brungo & Maiello, LLP, One Churchill Park,  
3001 McCrady Road, Pittsburgh, PA 15235  
14054365 Penn Hills Sewage, c/o Central Tax Bureau of Pa., Inc., 600 W. Railroad Avenue,  
Verona, PA 15147-1140  
14054366 +Penn Hills YMCA, c/o Diversified Collections, Inc., 1165 Garden Street, P.O. Box 200,  
Greensburg, PA 15601-0200  
14068480 Peoples Natural Gas Company, P.O. Box 535323, Pittsburgh, PA 15253-5323  
14054367 Verizon, c/o The CBE Group, 131 Tower Park, Suite 100, P.O. Box 2547,  
Waterloo, IA 50704-2547  
14068481 +Wilkesburg-Penn Joint Water Authority, 2200 Robinson Blvd., Pittsburgh, PA 15221-1193

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14054356 +EDI: AFNIRECOVERY.COM Nov 19 2016 01:28:00 Citizens Financial Group, c/o AFNI,  
404 Brock Drive, P.O. Box 3517, Bloomington, IL 61702-3517  
14126747 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Nov 19 2016 01:53:23 Duquesne Light Company,  
c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
Pittsburgh, PA 15219-1945  
14054359 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Nov 19 2016 01:53:23 Duquesne Light Company,  
411 Seventh Avenue, Pittsburgh, PA 15219-1942  
14054360 EDI: WFNNB.COM Nov 19 2016 01:28:00 Fashion Bug, P.O. Box 84073, Columbus OH 31908-4073  
14068478 EDI: PHINAMERI.COM Nov 19 2016 01:28:00 GM Financial, P.O. Box 78143,  
Phoenix, AZ 85062-8143  
14122786 EDI: RESURGENT.COM Nov 19 2016 01:28:00 LVNV Funding, LLC its successors and assigns as,  
assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
14055494 E-mail/Text: mof\_bknnotice@mark1financial.com Nov 19 2016 01:52:23 MarkOne Financial,  
P O Box 550870, Jacksonville, FL 32255-0870  
14077078 E-mail/Text: blegal@phfa.org Nov 19 2016 01:52:11 PHFA/HEMAP, 211 NORTH FRONT ST,  
PO BOX 8029, HARRISBURG, PA 17105  
14110151 EDI: PRA.COM Nov 19 2016 01:28:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
14054363 E-mail/Text: blegal@phfa.org Nov 19 2016 01:52:12 Pa. Housing Finance Agency,  
211 N. Front Street, P.O. Box 15206, Harrisburg, PA 17105-5206  
14194634 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Nov 19 2016 02:07:25 Regional Acceptance Corporation,  
PO Box 1847, Wilson, NC 27894-1847  
14087537 EDI: NEXTEL.COM Nov 19 2016 01:28:00 Sprint Corp, Attn Bankruptcy Dept, PO Box 7949,  
Overland Park KS 66207-0949  
14087510 EDI: NEXTEL.COM Nov 19 2016 01:28:00 Sprint Nextel Correspondence, Attn Bankruptcy Dept,  
PO Box 7949, Overland Park KS 66207-0949  
14085024 +EDI: WFFC.COM Nov 19 2016 01:28:00 Wells Fargo Bank, N.A.,  
Attention: Bankruptcy Department, MAC # D3347-014, 3476 Stateview Boulevard,,  
Fort Mill, SC 29715-7203  
14054368 +EDI: WFFC.COM Nov 19 2016 01:28:00 Wells Fargo Bank, N.A., 3476 Stateview Blvd.,  
Ft. Mill, SC 29715-7200

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
cr NATIONSTAR MORTGAGE LLC  
cr Wells Fargo Bank, N.A.  
cr\* +AmeriCredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853  
cr\* +Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3,  
Pittsburgh, PA 15235-4441  
14068479\* MarkOne Financial, P O Box 550870, Jacksonville, FL 32255-0870

District/off: 0315-2

User: dbas  
Form ID: 309

Page 2 of 2  
Total Noticed: 31

Date Rcvd: Nov 18, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
14087511\* ++SPRINT NEXTEL CORRESPONDENCE, ATTN BANKRUPTCY DEPT, PO BOX 7949,  
OVERLAND PARK KS 66207-0949  
(address filed with court: Sprint Nextel Correspondence, Attn Bankruptcy Dept, PO Box 7949,  
Overland Park KS 66207-0949)  
TOTALS: 3, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 20, 2016

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2016 at the address(es) listed below:

James A. Prostko on behalf of Creditor Wells Fargo Bank, N.A. pawb@fedphe.com,  
james.prostko@phelanhallinan.com  
Jennifer L. Cerce on behalf of Creditor Penn Hills School District jlc@mbm-law.net  
Joseph P. Schalk on behalf of Creditor Wells Fargo Bank, N.A. pawb@fedphe.com,  
joseph.schalk@phelanhallinan.com  
Joshua I. Goldman on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com  
Michael S. Geisler on behalf of Debtor Edward Peterson m.s.geisler@att.net,  
msgeis@yahoo.com;michaelgeisler13@gmail.com  
Michael S. Geisler on behalf of Joint Debtor Zepher R. Stroud m.s.geisler@att.net,  
msgeis@yahoo.com;michaelgeisler13@gmail.com  
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtdrive.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 11